

IN RE:  
LARRY D SHAFFER  
CAROL S. SHAFFER  
Debtor(s)  
  
Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

**DEFAULT O/E JAD**

Case No.:20-70128 JAD

Chapter 13

FILED  
7/11/23 11:00 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

ORDER OF COURT

AND NOW, this 11th day of July, 2023, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT  
  
jsf  
\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Larry D Shaffer  
Carol S. Shaffer  
Debtors

Case No. 20-70128-JAD  
Chapter 13

District/off: 0315-7

User: auto

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Date Rcvd: Jul 11, 2023

Form ID: pdf900

Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2023:**

Recip ID	Recipient Name and Address
db/jdb	#+ Larry D Shaffer, Carol S. Shaffer, 8016 Hyndman Road, Buffalo Mills, PA 15534-9104
15214013	+ Roundpoint Mtg, 446 Wrenplace Road, Fort Mill, SC 29715-0200
15214014	+ Somerset Trust Company, 151 W Main St, Somerset, PA 15501-2068

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 12 2023 00:56:20	BMW Bank of North America, c/o AIS Portfolio Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Jul 12 2023 00:47:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
cr	+ Email/PDF: rmsciedi@recoverycorp.com	Jul 12 2023 00:57:04	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15222184	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jul 12 2023 00:47:00	ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington TX 76096-3853
15282701	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jul 12 2023 00:47:00	ACAR Leasing LTD dba GM Financial Leasing, P.O Box 183853, Arlington, TX 76096-3853
15214001	Email/PDF: acg.bmw.ebn@aisinfo.com	Jul 12 2023 00:55:48	Bmw Financial Services, Po Box 3608, Dublin, OH 43016
15224379	+ Email/PDF: acg.bmw.ebn@aisinfo.com	Jul 12 2023 00:56:43	BMW Financial Services Attn: Customer Accounting, 5550 Britton Parkway, Hilliard, OH 43026-7456
15214000	+ Email/Text: bknottices@bankofthewest.com	Jul 12 2023 00:48:24	Bank Of The West, 2527 Camino Ramon, San Ramon, CA 94583-4213
15230139	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 12 2023 00:55:45	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15214002	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 12 2023 01:08:25	Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083
15214003	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 12 2023 00:56:44	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15242386	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 12 2023 00:56:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15214004	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 12 2023 00:56:04	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217

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15214005	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 12 2023 00:47:00	Comenitybank/legndpine, Po Box 182789, Columbus, OH 43218-2789
15214006	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 12 2023 00:47:00	Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120
15217185	Email/Text: mrdiscen@discover.com	Jul 12 2023 00:46:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15214007	+ Email/Text: mrdiscen@discover.com	Jul 12 2023 00:46:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15227755	Email/Text: collecadminbankruptcy@fnni.com	Jul 12 2023 00:47:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3129, Omaha, Nebraska 68197
15214009	Email/Text: collecadminbankruptcy@fnni.com	Jul 12 2023 00:47:00	Fnb Omaha, P.o. Box 3412, Omaha, NE 68197
15214008	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jul 12 2023 00:47:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15323661	Email/Text: Bankruptcy@Freedommortgage.com	Jul 12 2023 00:47:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
15214011	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jul 12 2023 00:47:00	GM Financial, P.O. Box 183834, Arlington, TX 76096-3834
15214010	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jul 12 2023 00:47:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15241704	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 12 2023 00:48:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15214012	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 12 2023 00:56:15	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
15230793	+ Email/Text: RASEBN@raslg.com	Jul 12 2023 00:47:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L, 6409 Congress Avenue, suite 100, Boca Raton, FL 33487-2853
15240851	Email/PDF: resurgentbknotifications@resurgent.com	Jul 12 2023 00:56:04	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15319023	Email/Text: peritus@ebn.phinsolutions.com	Jul 12 2023 00:49:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15239963	Email/Text: bnc-quantum@quantum3group.com	Jul 12 2023 00:47:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15239964	Email/Text: bnc-quantum@quantum3group.com	Jul 12 2023 00:47:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15232306	Email/Text: bankruptcy@roundpointmortgage.com	Jul 12 2023 00:47:00	RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715
15214015	+ Email/PDF: gecsed@recoverycorp.com	Jul 12 2023 00:56:18	Synch/amazon, Po Box 965015, Orlando, FL 32896-5015
15214016	+ Email/PDF: gecsed@recoverycorp.com	Jul 12 2023 00:56:15	Synch/lowe's, Po Box 956005, Orlando, FL 32896-0001
15214017	+ Email/PDF: gecsed@recoverycorp.com	Jul 12 2023 01:08:41	Synch/score Rewards Dc, P.o. Box 965005, Orlando, FL 32896-5005
15243137	+ Email/PDF: gecsed@recoverycorp.com	Jul 12 2023 01:08:31	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15215036	+ Email/PDF: gecsed@recoverycorp.com	Jul 12 2023 00:57:24	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15214018	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 12 2023 01:08:21	Tractor Supply/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

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User: auto

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TOTAL: 37

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BMW Bank of North America
cr		RoundPoint Mortgage Servicing Corporation
aty	*+	Somerset Trust Company, 151 W. Main Street, Somerset, PA 15501-2068
cr	*+	ACAR Leasing LTD dba GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
cr	*P++	PERITUS PORTFOLIO SERVICES, PO BOX 141419, IRVING TX 75014-1419, address filed with court.; PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2023 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbefcf@brockandscott.com
Brian Nicholas	on behalf of Creditor RoundPoint Mortgage Servicing Corporation bnicholas@kmllawgroup.com
David J. Novak	on behalf of Attorney Somerset Trust Company davidnov162@hotmail.com rfn@jjbodies.com
Kenneth P. Seitz	on behalf of Joint Debtor Carol S. Shaffer thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Larry D Shaffer thedebterasers@aol.com
Kevin J. Petak	on behalf of Attorney Somerset Trust Company kpetak@spencecuster.com skosis@spencecuster.com;petak.kevinb119375@notify.bestcase.com
Laurence A. Mester	on behalf of Creditor BMW Bank of North America lmester@mesterschwartz.com jschwartz@mesterschwartz.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbefcf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeccf@chapter13trusteewdpa.com
William E. Craig	on behalf of Creditor ACAR Leasing LTD dba GM Financial Leasing ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

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TOTAL: 11